

Fraud Orders That Protect the Poor

Postoffice Solicitor Lamar Gives Impostors Short Shrift

Despicable Practice of Preying on Those Least Able to Afford It Is on the Wane—\$77,000,000 Annually Made by Crooked Schemes Six Years Ago; \$18,400,000 Last Year—Some Typical Plans for Making the Mails Bring In the Dollars

By SAMUEL HOPKINS ADAMS

Washington, D. C., April 2.—Somewhere in Oklahoma, as the war dispatches may yet say, an ingenious gentleman, whom we may call Mr. Sylvester Q. Smith, devises a little plan to make some easy money. He organizes himself into the Self-Help League by the simple process of inventing the name. With this as his stock in trade he puts forth through the "classified advertising" columns of various low-class newspapers and magazines this enticing advertisement:

"Wanted: Ladies to work at Home. No canvassing. Nothing to sell. Sew a few hours a day; \$15 a week guaranteed. Send stamp for full information. Self-Help League, P. O. Box 13, Bilkville, Okla."

Thereafter, all he has to do is to sit and wait for victims, spider-wise.

Somewhere in Ohio, Mrs. Melinda Jones reads the advertisement of the Self-Help League. Mrs. Jones is a widow. She is old; she is poor; she is in fragile health, and in rather low spirits, for she fears that she will outlive her small fund and become a charge on the public, which is a thinly-veiled euphemism for the almshouse. No work which she is capable of doing has offered. Therefore the promise of \$15 a week for home sewing seems to come straight from Heaven—an inversion of the actual facts. The very name "Self-Help League" is an inspiration. So she writes to Bilkville, Okla., and receives in reply a form letter beginning "Dear Friend." (Practically all bunco letters are form letters beginning "Dear Friend.") From this one it appears to the dazzled eyes of the Widow Jones that a sample of a dress shield will be sent her, together with material and full instructions for making shields which, when finished, are to be returned to the League and paid for at liberal rates if up to the standard of the pattern. There is (a sort of after-thought on the part of the League's general manager, Mr. Smith) a necessary and inconsiderable charge for material and instruction of \$2.00. Don't delay to take advantage of such an opportunity, urges General Manager Smith, but remit by money order at once.

What, after all, is \$2.00, as compared with the golden prospect of work at \$15 a week; enough to assure a sadly uncertain future! The Widow Jones scripps and spares and sends the money. In the natural course of events, four things will logically follow: first, she will receive the sample with instructions; second, she will carefully make the shields according to directions and return them to the Self-Help League; third, Mr. Smith will regrettably inform her that they are not up to the sample (this, also, by form letter) and therefore useless to the League; and, fourth, Mr. Smith will keep her \$2.00 and the Widow Jones will go without milk and sugar in her tea for a month or so to make it up, and still be appreciably nearer the almshouse. That is the way it logically and inevitably happens when the Widow Jones is tempted into the web of Mr. Self-Help Smith through the columns of such newspapers as don't care what kind of money they get so long as they get it; all this provided no outside agency interferes. BUT:

Somewhere in Washington, D. C.—a very definite somewhere, being the large and unsightly building of the U. S. Postoffice Department—there is the office of the Solicitor to the Department, filled with corps of busy men, who are professionally interested in Mr. Sylvester Smith as an institution and in Mrs. Melinda Jones as a type. Geography to the contrary notwithstanding, this office is all that stands between Mr. Smith in Oklahoma and Mrs. Jones in Ohio. Let us assume now that the Widow Jones's two-dollar money order, freighted with its simple hopes, is already in the mails and on its way to Mr. Smith. But the Solicitor's office of the Postoffice Department, which is the bureau having charge of all fraud-order work, has already heard of the Self-Help League from other Widow Joneses, and has heard nothing to the League's credit. Somewhat in advance of the Ohio widow's two dollars there arrives at the inconspicuous office of the Self-Help League in Bilkville, Okla., a man of quiet and unassuming manner, who does not resemble even remotely the detective of fiction. (I know several postoffice inspectors personally: one of them suggests a scientific research worker; one would be taken for a big-game hunter or a woodsman of some sort, and the rest look like everyday business men.) The visitor produces the Self-Help League's advertisements and "follow-up" letters, and the subsequent proceedings run somewhat as follows:

The Inspector—How many on your list are making \$15 a week?

Mr. Smith (uneasily)—I dunno. Several.

The Inspector—Give me their names.

Mr. Smith (still more uneasily)—I haven't got 'em handy right now.

The Inspector—Do you ever pay for the work sent in?

Mr. Smith (brightening up)—Sure, I do. The books'll show—

The Inspector—What proportion of the work sent in do you pay for?

Mr. Smith (losing his spirits again)—I dunno.

The Inspector—Ten per cent?

Mr. Smith—Mebbe.

The Inspector—Five per cent?

Mr. Smith—I guess so.

The Inspector—Will you swear you accept one in a hundred?

Mr. Smith (defiantly)—We don't have to accept the work if it ain't up to the sample.

The Inspector—And it's never up to sample with you as judge, is it?

Mr. Smith (earnestly)—I've got letters right here from women that's worked for me, satisfied, since I been in business. Here's one, now.

The Inspector (glancing at it)—Yes; I know. I've seen that before. It's a stall. Now, we'll go over the books.

Mr. Smith—They ain't up to date. I—I can't turn over my books to you like that, right away.

The Inspector (patiently)—I'll wait.

Mr. Smith (totally discouraged)—Oh, all right. I'll get 'em.

The law can't touch me. I got a good lawyer told me I couldn't be prosecuted.

Too often it is true that because of some loophole or cleverly devised saving clause, the mail order swindler of unfortunates cannot be successfully prosecuted. There is an "advisory" concern now operating, headed by an ex-postoffice inspector, which makes a good thing out of advising this class of bunco operators how to do business and still keep safely within that twilight zone where the criminal law cannot reach them. But where criminal prosecution would be uncertain, the Postoffice Department is sure and swift. It needs to be swift to protect the Widow Joneses (which is one of the chief purposes of the Solicitor's office), since a widely advertising Self-Help League will take in several hundred dollars a month from his victims. One such precious enterprise, recently interrupted, was reaping an average of four hundred dollars per month from the sale of "samples and instructions," and paying out for completed and "satisfactory" work an average of nine dollars monthly!

To return to Mr. Sylvester Q. Smith: the postoffice inspector goes over the books of that now disheartened and non-resistant practitioner, gets his material and sends in his report to the Postoffice Department. Where there is special need for haste he may indicate it; the Solicitor may go over the facts at once, and may even order the Self-Help League's mail stopped by telegraph. Or he may follow the more usual method of citing General Manager Smith to appear and show cause why a fraud order should not be issued against him. If he fails to show cause, as the Self-Help Leaguers almost invariably do fail, a fraud order is issued against him which operates automatically to stop the delivery of all letters and the cashing of all money orders sent to him, and to return such mail to the sender, marked "Fraudulent." Thus the Widow Jones, back in Ohio, gets a notice that her \$2.00 is safe and recoverable on application to her local postmaster. It's bad enough for her as it is: her high hopes are gone; she has wasted her time and postage; but at least she won't have to make up that necessary two dollars by going without sugar or milk in her tea.

This governmental process has been widely and vehemently denounced as "paternalism" through the mouths of lawyers highly paid (by crooks) to defend just this sort of scheme against interference by fraud order. Perhaps it is paternalism of a sort, and perhaps it is a very desperate and destructive evil, as the highly paid lawyers say, that the government should intercept the Widow Jones's money on its course to Self-Help Smith's pocket; but I confess that I am unable to see it. Smith has his day in court; for of them, in fact, since he is cited to show cause, as a rule, before the order is issued. Exceptions on points of fact may be taken and a review of the findings had; and, finally, he may appeal to the courts. Usually the faked demands a hearing, but when he finds how complete is the case prepared against him by the Solicitor's office experts he wisely quits right there. Since the incumbency of Judge W. H. Lamar, the present Solicitor, out of many hundreds of contested fraud orders only one application to the courts for a restraining order against the Postoffice Department has been successful.

Sometimes there is definite need of swift action, as in the case of a Kansas mail order operator, who was indicted and sent to jail pending trial for fraudulent use of the mails. Meantime, his mail, not having been stopped by a fraud order, was accumulating in the local postoffice. The crook sent for a bondsman, to whom he said:

"You bail me out, so that I can get my mail, and I'll be all right. There'll be a bunch of letters there full of money, and that'll pay for my defence."

This artless scheme came to the ears of the local postmaster, who immediately wired to the Postoffice Department in Washington, urging quick action. A fraud order was issued and the prisoner has not yet got that moneyed mail wherewith to pay for his defence.

No very close estimate can be made of the amount of money saved to the poor and gullible of the country yearly by this branch of "paternalistic" endeavor. But in 1911, when mail order fakery was at its height and the mail order magazines whose advertising columns were devoted mainly to these swindles, crowded the mails, it was known that the volume of detected fake business was \$77,000,000. This was the aggregate of business on the books of those firms only actually arrested on charges of fraud. Reckoning in those which escaped arrest and those border-line enterprises which, without being provably criminal, still give no return for money paid, I should think that \$200,000,000 per year would be an under estimate of the swindling mail order business six years ago. Last year, under Judge Lamar, who has been the most active prosecutor of swindlers that the Department has ever had, the records of business done by firms arrested for misuse of the mails has dwindled to \$18,400,000.

Of the making of many schemes of the mail order variety there is no end, and some truly remarkable specimens drift into the Solicitor's office, there to close their careers against the blank wall of a fraud order. Is it, for example, conceivable that any man would have the nerve to advertise instruction by mail in flying? There was such a man; two of them, in fact, and plenty of newspapers ready and eager to accept money for their patently fraudulent advertisements. The O'Connor Corporation, of Chicago, and its fellow fake, the Bankers Underwriters Association, are no more. They have passed out of the mails, and so out of existence. But while they lasted they did a lively business teaching aeronautics by the correspondence method and selling stock in the Alaskan Aerial Transportation Co. "for mail, freight and passengers"! And yet I am told that the comparatively plausible and reasonable trade of selling gold bricks from the U. S. Treasury Department languishes because the public is getting wise!

A treasury scheme of a sort, though not of the United States gold brick sort, was conducted for a time under the name of the Bank Company of Savannah, Ga. The title derived from the proprietor, J. C. Bank, who had no difficulty in persuading a great many newspapers to run this sort of advertising for him:

"Wanted: To put you in business on the halves, without bond or pay in advance. \$200 monthly."

When the "prospect" wrote in, he was advised that Mr. Bank controlled an entirely new and very profitable line of imported goods, "dry and easy to handle . . . all money-getters," and that the local agency could be secured by sending \$2 for a small consignment of the goods. When these came they proved to be Mexican currency of no value whatsoever. So clear was this case that an order was issued against Bank without his being cited to show cause. He still has recourse to the courts, but has not availed himself of it. Possibly those newspapers which helped him to bilk the public will receive payment for his advertising in his Mexican currency, which would be poetic justice.

Another enterprise which has vanished from the mails is the mail order business of the Mississippi Valley Sales Company, at Pittsburg, Kan. This is one of the commonest forms of making Uncle Sam's Postoffice Department the agent in tricking Uncle



Easter Greetings to All

Sale Prices for Housekeepers' Week.

Experienced housekeepers, prospective housekeepers—in fact every woman will find delight in these:

Linen Damask—70 inch—good patterns—our reg. \$1.45.....1.18

Linen Damask Napkins—22 inch—our reg. \$1.10—doz.....3.24

Linen Damask Breakfast Napkins—heavy quality—our reg. \$2.65 dozen.....2.17

Hemstitched Linen Dinner Set—Cloth 81 inches long—dozen dinner napkins to match—our reg. \$10.45.....7.75

Linen Table Cloth—36 inch—silver bleached, close weave, extra quality damask—our reg. .98......76

Hemstitched Mercerized Dinner Set—Cloth 68 inches long—dozen napkins to match—our reg. \$3.44.....2.44

Union Linen Table Cloth—silver bleached—soft finish—60x80—our reg. \$2.48.....2.11

Hemstitched Mercerized Cloths—our reg. .98......77

Mercerized Pattern Cloth—heavy quality damask, floral pattern—our reg. \$1.85.....1.56

Mercerized Cotton Damask—70 inch, heavy quality—our reg. .88......68

Mercerized Damask—fine, close weave—58 inch—our reg. .47......37

TOWELS

Sale Prices for Housekeepers' Week.

Time and place to replenish house supplies—no better towels nor prices.

Cotton Huck Towels—Red broche borders, 20x35 inch. Full bleached linen, hemmed—our reg. .18......14

Hemmed Turkish Towels—Bleached, soft, neat red striped border—our reg. .18......14

Turkish Bath Towels—Heavy bleached, soft, absorbent, hemmed—white or colored stripe borders—our reg. .37......22

Huck Towels—Union Linen Huck—hemstitched—our reg. .37......28

Same Section—These Values.

Bleached Turkish Wash Cloths—White or colored borders—reg. 6.....4

Bleached Cotton Huck Towels—Hemmed, white damask borders, floral designs—reg. .12......12½

White Turkish Towels—Hemmed, white or colored bordered borders—reg. .24......18

All Pure Linen Huck Towels—Hemmed, tape borders—reg. .47......37

Linen Individual Guest Towels—Hemstitched—blue borders with woven initials—reg. .38......31

Turkish Bath Sheets—Hemmed, white terry borders—reg. \$1.74.....1.35

Turkish Bath Mats—Rag carpet or Persian designs—reg. \$1.64.....1.27

CUTLERY

Special Prices for Housekeepers' Week

Steel Knives and Forks—Ebony handles. Sets of six each—our reg. \$1.24......95

Carving Knife and Fork—Hand forged steel—stag handles—our reg. \$1.48.....1.00

Highest Grade Shears—Full nickel finish—our reg. .94......73

Bread and Meat Knives—Fine American steel—our reg. .48......35

Dinner Knives and Forks—Well known make—bone and ebony handles—set of six each—our reg. per set, \$1.95.....1.45

Carving Sets—Three-piece G. Vostholm Sheffield steel—stag or celluloid handles—our reg. \$3.93.....2.87

Steel Knives and Forks—Reliable make—celluloid handles—our reg. .33......27

Flannels and Blankets

Sale Prices for Housekeepers' Week

White Felt—34 in.—for table pads, iron board covers, etc.—our reg. .49......43

Bleached Domet and Canton Flannel—our reg. 9½.....8½

White Wool Mixed Flannel—27 inches wide—our reg. .39......31

White Cotton Fleece Blankets—Full size beds—Plaid Wool Nap Blankets—our reg. .48.....1.87

Crib and Carriage Blankets—blue, pink or white, contrast border—some all over jacquard designs in two tones—stitched and silk bound—our reg. \$1.37......95

Wool Mixed Blankets—Block designs—¾ size—also white with contrast borders full size—our reg. \$3.98.....4.77

Cotton Fleece Blankets—64x80—white, grey and tan—fancy borders—our reg. \$1.49.....1.34

Jacquard Comfortable Blankets—70x84—Eiderdown finish—solid colors, with contrast border of block designs—our reg. \$3.49.....2.95

Remnants of Domet and Canton Flannel—Bleached and unbleached, at quarter less than usual remnant price.

HEARN

Fourteenth Street

West of Fifth Avenue

Annual Housekeepers' Week!

SHEETS, MUSLINS, LINENS, BLANKETS, CURTAININGS, SHADES, PILLOW CASES, QUILTS, TOWELS—TOWELINGS, COMFORTABLES, CUTLERY, SOAPS AND HOUSEHOLD NEEDFULS, SILVERWARE, RUGS, BUREAU SCARFS

AT OUR SALE PRICES

THESE OFFERINGS BOTH MONDAY AND TUESDAY:

Muslins—Sheets—Pillow Cases

Sale Prices for

Annual Housekeepers' Week!

Cotton's up in price, going up higher! This week is for the economical, wise housekeeper—bought months ago—these values could not be duplicated to-day.

No Mail or Telephone Orders for the following:

Pillow Cases—hemmed—42x36—value .32......17

46x36—value .24......18

Sheets—hemmed—54x90—value .75......56

63x90—value .84......63

72x90—value .96......74

81x90—value \$1.04......78

81x99—value \$1.09......83

81x108—value \$1.11......87

90x90—value \$1.09......87

90x99—value \$1.11......87

90x108—value \$1.17......97

Size before hemming.

Sheets—hemstitched—54x90—value .85......64

63x90—value .94......68

72x90—value \$1.06......77

81x90—value \$1.14......81

81x99—value \$1.19......87

90x90—value \$1.19......87

90x99—value \$1.22......93

Size before hemming.

Comfortables and Pillows

Sale Prices for Housekeepers' Week.

Buy Comfortables and Pillows now: (twill pay).

Silkoline Covered Comfortables—floral tops, plain or figured—back—full size—reg. \$1.47.....1.17

Silkoline Covered Comfortables—dainty floral designs with border, plain or figured backs—light weight—well stitched—full size—our reg. \$1.97.....1.64

Silk Mull Comfortables—full size, figured tops, plain silk mull borders—light weight—also flowered silkoline tops, saten borders, heavy weight silkoline backs—our reg. \$3.67.....2.84

New White Mixed Feathers—per pound—our reg. .87......67

Special Choice Goose Feathers—per pound—our reg. \$1.07......74

White Goose Feathers—down mixed—per pound—our reg. \$1.37.....1.18

Fine Quality White Down—our reg. \$1.77.....1.44

Mixed Feather Pillows—good quality ticking—20x28—our reg. .77......58

22x28—our reg. .87......68

Goose Feather Pillows—new mixed, fine assorted tickings—tan ground, white stripes—20x28—our reg. \$1.52.....1.22

22x28—our reg. \$1.57.....1.32

24x30—our reg. \$2.03.....1.74

26x30—our reg. \$2.33.....1.94

Semi-White Down Pillows—fine quality—plain, red, blue or tan ground tickings, striped in white—22x28—our reg. \$3.57.....2.74

24x30—our reg. \$3.98.....3.14

26x30—our reg. \$4.47.....3.54

TABLEWARE

Sale Prices for Housekeepers' Week.

All housekeepers recognize the value of good service—like these will give—

Silverplated Tea Spoons—Rogers W. R. grade—new designs—our reg. .64—per half doz......52

Silverplated Table Spoons and Forks—pretty designs—per half doz.—our reg. \$1.25.....1.04

Silverplated Knives—on fine tempered steel—per half doz.—our reg. \$1.38.....1.05

Cold Meat Forks, Gravy Ladles—our reg. .55......47

Rogers Silverplated Soup Ladles—bright and gray finish—our reg. \$1.57.....1.18

Silverplated Novelties, including Salt and Pepper Castors, Flower Vases, Gravy Ladles, Cold Meat Forks—our reg. .35 and .27......17

Sale Prices for Housekeepers' Week.

Really "first aid" to the housekeeper, especially at these prices.

Gingham or Percale Band Aprons—square or round—our reg. .28......24

Percale or Gingham Bib Aprons—square, tunic or round—ricker edge—our reg. .44......44

Kimono, Bungalow, Princess or Hubbard Apron—chambray, Scotch gingham or percale—piped in contrasting colors—buttoned in back—our reg. .65......58

Bungalow or Princess Aprons—seersucker or Amokeag gingham, short sleeves—piped with white braid—buttoned in back—our reg. .74......65

Maid's or Waitresses' Aprons—lawn, crossbar, dotted Swiss, with embroidery or lace edge—our reg. .28......19

White Aprons—for waitresses or maids—with or without bibs—long or short, with embroidery or hemstitched bib—our reg. \$1.17......95

Pie or Cake Servers—Sterling silver handles—large flat blades—our reg. \$1.17......95

Shades and Household Fixtures

Sale Prices for Housekeepers' Week

Things that every housekeeper wants—and can have when priced like these.

Sleeve or Shirt Waist Irons—adjustable handles—our reg. .35......24

Holland Shades—assorted colors—rollers and fixtures—6x3 ft.—reg. .50......38

Side Hemmed Holland Shades—assorted—without rollers—28 to 37 inches, 6 ft 9 inches long—our reg. .55......44

Holland Window Shades—assorted—extra length 7x3 ft.—rollers and fixtures—our reg. .65......51

Table Oil Cloth—variety of designs—new material—just in—14 yds wide—our reg. .22......15

Shelf Oil Cloth—assorted designs—12 in.—slightly imp.—perfect—our reg. 6......3½

Clothes Pins—4½ inch—60 in a box—good quality—our reg. .10......2 for .15

Bath Seats—white enameled, full size—our reg. .75......55

Mirrors—white enameled frames, plate glass—8x10—our reg. .75......55

O' Cedar Oil or Dust Mops—75 size also 50 bottle O' Cedar Oil—our reg. \$1.18......85

Curtains—Uph